HOME FINANCIAL MANAGEMENT

Instructions for use

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INTRODUCTION

Home Financial Management allows you to keep track of your income and expenditure by means of budgeted monthly accounts. Your actual income and outgoings are compared with the budgets you have laid down, so you can quickly see when things are beginning to slide.

To help you make full use of Home Financial Management load the Main Program and then the Demonstration Data (refer to section 3 on loading data). This may save you getting into a muddle and having to type your own data again.

With the computer guiding you at every stage, you will quickly come to rely on it for your home financial planning.

HOW TO LOAD THE PROGRAM

1 Make sure the computer is turned OFF at the power switch on the right-hand side of the console, and ensure the computer contains on ATARI* BASIC Cartridge; close the lid.

2 Disconnect any other peripherals, such as a printer or disc drives, as they may cause problems with loading your program. Please note if you have a printer and intend to use it in conjunction with Home Financial Management, then it can be connected after the program and any data have been loaded.

3 Connect your television to the computer and switch the television ON. Turn down the sound if you wont to avoid background noise before and during loading.

4 Connect your ATARI* 410* Program Recorder to the computer and then to a power point.

5 Place the cassette in the recorder.

6 Press REWIND, if necessary, to bring the tape back to the start. When the tape stops, press STOP.

7 Press START on the computer console and hold it down while you press the power switch on the right-hand side of the console to ON.

8 The computer will "beep" as a signal for you to press PLAY on the recorder and release the START key. Next, press RETURN on the computer, and the program will load into the computer.

9 After loading, the title appears on the television screen. Press STOP on the recorder.

PROBLEMS If the program fails to load, an error message appears on the screen. When this happens turn the computer OFF at the right-hand power switch, go back to Step 6 above and try again. If you have any further problems, consult your ATARI* handbook.

*Indicates trademark of ATARI Inc.

HOW TO LOAD
AND SAVE DATA

To avoid the long-winded process of typing in data each time the program is run, the facility to load and save data on cassette has been added to Home Financial Management.

Loading data
When the program requires you to load some data the computer will "beep" to remind you to:

1. Insert the cassette containing the data file
2. Fully rewind it
3. Press PLAY
4. Press RETURN

Saving Data
When you select the 'Finish Run' option the computer will ask for a Reference Name for the data to be saved.

After entering your Reference Name the computer will "beep" twice to remind you to:

i. Insert a blank cassette
ii. Fully rewind it
iii. Press RECORD and PLAY
iv. Press RETURN

Special care should be taken when saving data to cassette:

1. Use good quality audio tape to get the best recording.
2. Never save your newly up-dated data on top of the data you have just loaded: you may make a mistake, or the data could refuse to load, and you will need to refer to the previous data. Use the other side of the cassette, or, better still, a second cassette. Mark them clearly with the name of the program and the date.
3. Disconnect any other peripherals, such as a printer or disc drives.

HOW TO USE
THE PROGRAM

What it does
Budgeting is the simplest and clearest way of keeping your financial affairs in order. It can be done with jam pots — one for the rent, one for the hire purchase and so on — but you have a powerful computer at your command, so why not let it do the work.

Your Home Financial Management program makes it all very easy. It helps you to set up budgets (what you expect to spend) for the various sorts of income costs that you have to make each month — mortgage, groceries, clothes, holiday fund, etc. You also type in your income.

Do this at the beginning of the year, in January (or you may want to use the tax year starting in April), fixing the sum you think you will need to spend each month under each heading. Some, like your life assurance, will probably not vary much; others will involve heavy expense in one month and little or nothing in the rest, such as Christmas and holidays.

But here is where your budget comes in useful: it shows you which months have the extra expenditure so that you can put aside some cash beforehand – preferably throughout the year. Spread the load: then there are no nasty surprises. The time to start planning for Christmas is in the previous January!

With your Home Financial Management program you can of course change any of the budgets during the year, to take account of the mortgage that went up (or even down). And of course you have budgets for your income too, not forgetting such things as your building society savings account or bank deposit account interest.

Then each month through the year you simply enter your actual income and cost for each category, and the computer compares your budgets with what you have actually spent.

So you can see at a glance if you are overspending on anything in good time to do something about it.

This suggested method of budgeting may not suit everybody: to some it may seem a bit too rigid for them to be able to use it. Home Financial Management could be used simply to track income and costs and show where the money is going. Whichever way you decide to use it, Home Financial Management will prove to be useful in controlling your finances.

There are two financial terms used in the program and in this booklet which you may not be familiar with. They are:

CASHFLOW: Total income minus total costs for each month. The result may either be positive (you have more cash at the end of the period than at the start) or negative (you paid out more than you received). Cashflow shows whether or not you are living within your income.

YEAR TO DATE: Your current financial situation from the start of your budget year up to the current month (which you input at the beginning of the Set up Program).

GETTING STARTED

1 Setting up the budgets. First you choose the categories of budget that suit your situation. The computer has a list of 50 for you to choose from, or you can make up your own. (Each category name can have up to 11 letters and spaces.) You can have a total of 30 categories (preselected, plus your own) if you have 16K RAM, or 125 if you have 24K, or 200 for 32K or more. You then estimate the income and cost for each category through the year and enter the amounts. You can change any of them during the year if you guessed badly or if circumstances alter. (For instance, you may not have been able to pay a bill in January, in which case you will want to take it off January's budget and add it to February's.) You can also add new categories up to the limit of your system's memory, or delete unwanted ones.

2 Inputting the actual amounts. Obviously you will do this month by month when you can add up how much you have spent or received in each category.

3 Analysing the data. This is the moment of truth! The computer takes your budgets and your actual income and costs and then compares them in one of 7 different ways:
1) Income shown for all categories month by month
2) Income for the year to date

3) Costs for all categories month by month
4) Costs for the year to date
5) One category for the full year
6) Cashflow
7) Balance by month

The appropriate figures, budget and actual, can be displayed either on the screen or on your ATARI* Line Printer. (You can also choose to see the differences as percentages, instead of cash.) If a figure is too large to be displayed on the screen, or if during a percentage calculation the computer is called upon to divide by zero (try it on your pocket calculator), an asterisk will appear instead, but the computer will use the real number, if any, in its calculations. In addition, for analyses 5, 6 and 7, the computer will construct a bar chart on the screen, which shows you the situation in a graphic form. Just choose whichever one you prefer.

□ = ACTUAL ■ = BUDGET

BALANCE BY MONTH

This bar chart can show amounts up to a maximum range of 99000. If there is no data or the range exceeds 99000, the computer will not produce a bar chart.

SET UP PROGRAM

After the title, you will be asked for the date: type in separately the day, month and year in figures, each followed by RETURN. (You should only type in the last two digits of the year.)

A "menu" will then appear with the following choices:

1 "First budget month": with this option you can choose which month to start your budget year. Type 1 followed by RETURN, for instance, if your budget is to run from January to December.

2 "New budget year": this option is used when you get to the end of each budget year. It calculates the new opening balance and clears out the actual data but leaves the budgets the same.

The main "menu" then appears, giving you the following choices:

1 "List categories": shows you all the categories you have at present chosen. Income categories have a plus sign in front of them, cost categories a minus sign.

2 "Enter or change budget": here you enter the budget figures for each category month by month, or for the whole year. Position the cursor over the category you wish to enter data for and press SELECT to change the month (shown at the top of the screen). Type in the data followed by RETURN. If you wish to enter the same amount for, say, month 3 to month 12, then this can be done by using SELECT to change the month to month 3 and then typing an asterisk(*), then the data, then RETURN. This will enter the same quantity in months 3, 4....12 (if your financial year runs from January to December). Please note the computer will not accept numbers larger than 131,071.99.

3 "Delete, change, enter or select categories": another menu will appear so that you can select one of these options.

1) "Delete category": position the cursor over the category to be deleted, then press DELETE. The category will then be deleted from the screen.

2) "Change category": position the cursor over the category to be changed and type in the new name. The computer then asks "Income or cost" — type I or C accordingly. Please note that this does not alter the data for this category. To clear data enter 0 for the whole year.

3) "Enter category": this option allows you to define your own category or group of categories. For example you may wish to group together all your power bills, such as electricity, gas and heating oil. As before, position the cursor and type in your own category name, which can be up to a maximum of 11 upper case letters, numbers or spaces e.g. "ROYALTIES" perhaps, if you are a writer, or "OIL REVENUE" for residents of Dallas.

4) "Select categories": there are 50 category names to select from (see Appendix). To select a category simply press RETURN when the cursor is over the category you want. Income categories are shown in inverse video.

4 "Change opening balance": the opening balance is the amount of cash which you have at the beginning of the budget year. It is important to get this right so that Home Financial Management will correctly show your balance month by month. When you have correctly typed in the opening balance, followed by RETURN, then press ESC to return to the main menu.

5 "Clear categories": delete all categories and budget data from your list, so that you can start again.

6 "Finish run": Enables you to save all the data you have been entering (see the section on how to load and save data).

MAIN PROGRAM

1 "List categories": identical to 1 under Set up Program above.

2 "Enter or change actual": lets you input your actual income or expenditure for each category for the current month. Briefly, you use the up-arrow and down-arrow keys to select the category, then type in the new figure and press RETURN.

3 "Enter or change budget": allows you to change the budget to accommodate, for instance, a change in your mortgage or salary half way through the year. If you want to alter the budget for the rest of your financial year, not just for one month, enter on asterisk after the amount, and the computer will take care of it for you (you can also do this for actuals).

4 "Delete, enter or change category": lets you alter the categories in mid-year. Don't forget to tell the computer whether a new or changed category is a cost as income. Press ESC once to return to the sub-menu, twice to return to the main menu.

5 *"Change opening balance"*: lets you set the opening balance for a budget year, or alter it at any time.

6 *"Analyse data"*: shows you how you are doing. At each stage the computer guides you through the various options of your income, expenditure or cashflow for any month or for the year to date (remember, "cashflow" is your income less your costs). The options available are:—

1) *"Income by month and category"*: this displays all income categories for a selected month.

2) *"Income for year to date"*: this shows the accumulated totals (from the beginning of the budget year up to and including the current month which you input at the beginning of the program) for all income categories.

3) *"Costs by month and category"*: similar to item 1 except for costs.

4) *"Costs for year to date"*: similar to item 2.

5) *"One category for 12 months"*: this displays a selected category for all 12 months.

6) *"Cashflow"*: this shows for all 12 months, the total income less the total expenses for each month.

7) *"Balance by month"*: this will display the total income less total costs, plus or minus the balance carried forward, for each month, including the opening balance.

Bar Charts

Options 5, 6 and 7 can be also displayed as a bar chart by typing B when the computer prompts you.

Printer Listings

All options can be printed out if you have a printer connected to your ATARI* (please note: the printer should be disconnected when using the cassette recorder).

7 *"Finish run"*: lets you save your data for next time.

APPENDIX

*List of categories built into
the set up program*

Income

SALARY	COMMISSION
INTEREST	DIVIDENDS
GIFTS	OVERTIME
PENSION	INCOME
BONUS	OTH. INCOME

Cost

GAS	XMAS FUND
ELECTRICITY	SAVINGS
RENT	VIDEO RENT
COAL	H. P.
COKE	MORTGAGE
HEATING OIL	HOLIDAY
HOUSE INS.	CAR FUEL
CAR INS.	CAR MNT.
MEDICAL INS.	ROAD TAX
HOUSE MNT.	GROCERIES
TELEPHONE	RECREATION
TV RENT	RAIL FARES
TV LICENCE	BUS FARES
CREDIT CARD	TAX
ACCOUNT	MATERIALS
RATES	LIFE INS.
SCHOOL FEES	NEWSPAPERS
DENTAL FEES	STATIONERY
HAIRDRESSER	BOOKS
CLOTHING	RECORDS

INSTRUCTIONS

In order to make the program easy to use, certain keys are reserved for particular functions.

ESC Press to cancel the function the computer is performing and to return to the previous menu (except when loading or saving data). Occasionally there may be a short delay before this happens.

RETURN Press to enter the data on the screen into the computer's memory. The RETURN key is also used when loading and saving data.

SPACEBAR Press to continue the program after a pause (e.g. when it prints out a list which covers more than one screen).

DELETE Press to delete data or categories.

CURSOR KEYS Press to move the cursor (the double blue line) up and down the screen.

SELECT Press to change the month shown when entering or changing data.

This is only intended as a basic guide. For more detailed instructions see inside.